3. The method of claim 1, wherein the number of symbols in the set of symbols is equal to the number of tokens presented to the user.

4. The method of claim 1, wherein the number of symbols in the set of symbols is greater than the number of tokens presented to the user.

5. The method of claim 1, wherein each token comprises four symbols that belong to the set of symbols.

6. The method of claim 5, wherein each set of symbols is divided into four subsets ("dimensions") and each token comprises a symbol from each dimension of symbols.

7. The method of claim 1, wherein each token comprises five symbols that belong to the set of symbols.

8. The method of claim 7, wherein each set of symbols is divided into five subsets ("dimensions") and each token comprises a symbol from each dimension of symbols.

9. The method of claim 1, wherein the set of symbols is based on the Unicode system.

10. The method of claim 1, wherein the set of symbols is divided into at least two subsets ("dimensions") and each token comprises a symbol from each of the at least two dimensions.

11. A system for allowing a user access to electronically stored information ("authenticating") using a predetermined electronically stored passcode ("passcode") that comprises a predetermined number of symbols ("passcode symbols") selected from a set of symbols, wherein each of the passcode symbols is characterized by a predetermined pin position, comprising:

a processor;

memory accessible by the processor; and

an authentication/encryption module comprising a set of computer readable instructions stored in memory that are executable by the processor to:

present a token set to the user, wherein the token set comprises at least two tokens, and wherein each token in the token set comprises at least two symbols that belong to the set of symbols;

require the user to select a token from the token set for each pin position in the passcode via a user interface; and

authenticate the user based on the tokens that the user selected, wherein the processor determines that the user is authenticated if:

the number of tokens selected by the user is equal to the number of symbols in the passcode,

at least one of the tokens selected contains a respective one of the passcode symbols, and

the pin position of each of the selected tokens that contains a respective one of the passcode symbols corresponds to the pin position of its respective passcode symbol in the passcode.

12. The system of claim 11, wherein the processor determines that the user is authenticated if:

the number of tokens selected by the user is equal to the number of symbols in the passcode;

each token selected contains a respective one of the passcode symbols; and

the pin position of each of the selected tokens corresponds to the pin position of each of the passcode symbols, based on which of the symbols in the passcode is included in each of the chosen tokens.

13. The system of claim 11, wherein the number of symbols in the set of symbols is equal to the number of tokens presented to the user.

14. The system of claim 11, wherein the number of symbols in the set of symbols is greater than the number of tokens presented to the user.

15. The system of claim 11, wherein each token comprises four symbols that belong to the set of symbols.

16. The system of claim 15, wherein each set of symbols is divided into four subsets ("dimensions") and each token comprises a symbol from each dimension of symbols.

17. The system of claim 11, wherein each token comprises five symbols that belong to the set of symbols.

18. The system of claim 17, wherein each set of symbols is divided into five subsets ("dimensions") and each token comprises a symbol from each dimension of symbols.

19. The system of claim 11, wherein the set of symbols is based on the Unicode system.

20. The system of claim 11, wherein the set of symbols is divided into at least two subsets ("dimensions") and each token comprises a symbol from each of the at least two dimensions.

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